CLAIM LISTING

Amendments to the claims are reflected in the following listing, which replaces any and all prior versions and listings of claims in the present application:

1. (Currently Amended) A method for facilitating biometric security in a smartcard transaction system, said method comprising:

determining if a transaction violates a preset transaction limitation ~~at least two established rules~~;

notifying a user to proffer a biometric sample to verify an identity of said user;

detecting a proffered biometric sample at a sensor communicating with said system ~~to obtain a proffered biometric sample~~;

verifying said proffered biometric sample including determining whether said proffered biometric sample is associated with said preset transaction limitation; and

authorizing said transaction to proceed upon verification of said proffered biometric sample.

2. (Currently Amended) The method of claim 1, wherein said step of determining if said transaction violates said preset transaction limitation ~~at least two established rules~~ includes determining if said transaction is at least one ~~two~~ of a purchase exceeding an established per purchase spending limit, a purchase exceeding a preset number of transactions, any portion of a purchase using non-monetary funds, and a purchase exceeding an established limit.

3. (Previously Presented) The method of claim 1, wherein said step of notifying includes providing notification by at least one of an audible signal, a visual signal, an optical signal, a mechanical signal, a vibration, blinking, signaling, beeping, providing an olfactory signal, providing a physical touch signal, and providing a temperature signal to said user.

4. (Currently Amended) The method of claim 1, wherein said step of detecting further includes detecting said proffered biometric sample at said sensor

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communicating with said system via at least one of a smartcard, a reader, and a network.

5. (Previously Presented) The method of claim 1, wherein said step of detecting includes at least one of: detecting, storing, and processing said proffered biometric sample.

6. (Previously Presented) The method of claim 1, wherein said step of detecting includes receiving a finite number of proffered biometric samples during said transaction.

7. (Previously Presented) The method of claim 1, wherein said step of detecting includes logging each said proffered biometric sample.

8. (Previously Presented) The method of claim 1, wherein said step of detecting includes at least one of detecting, processing and storing a second proffered biometric sample.

9. (Previously Presented) The method of claim 1, wherein said step of verifying includes comparing said proffered biometric sample with a stored biometric sample.

10. (Previously Presented) The method of claim 9, wherein comparing said proffered biometric sample with said stored biometric sample includes comparing said proffered biometric sample with a biometric sample of at least one of a criminal, a terrorist, and a cardmember.

11. (Previously Presented) The method of claim 1, wherein said step of verifying includes verifying said proffered biometric sample using information contained on at least one of a local database, a remote database, and a third-party controlled database.

12. (Previously Presented) The method of claim 1, wherein said step of verifying includes verifying said proffered biometric sample using one of a local CPU and a third-party security vendor.

13. (Currently Amended) The method of claim 1, wherein said step of detecting said proffered biometric sample at said biometric sensor includes detecting said proffered biometric sample at at least one of: a retinal scan sensor, an iris scan sensor, a fingerprint sensor, a hand print sensor, a hand geometry sensor, a voice print sensor, a vascular sensor, a facial sensor, an ear sensor, a signature sensor, a keystroke sensor, an olfactory sensor, an auditory emissions sensor, and a DNA sensor.

14. (Previously Presented) The method of claim 1, further comprising a step of requiring submission of a personal identification number at said biometric sensor after said step of verifying said proffered biometric sample and before said step of authorizing said transaction to proceed.

15. (Previously Presented) The method of claim 1, further comprising facilitating a selection of an account from at least two accounts to facilitate said step of authorizing said transaction.

16. (New) The method of claim 1, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

17. (New) The method of claim 1, further comprising requiring a second proffered biometric sample to override said preset transaction limitation.

18. (New) The method of claim 9, wherein said stored biometric sample is stored by one of a third-party biometric security vendor and a governmental agency.

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